





Form B6  
(6/90)

**United States Bankruptcy Court  
District of Minnesota**

In re **Jason Gerald Goins**

**Shaundra Lynn Goins**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>YES</b>	<b>1</b>	<b>\$ 115,000.00</b>		
B - Personal Property	<b>YES</b>	<b>3</b>	<b>\$ 70,066.20</b>		
C - Property Claimed as Exempt	<b>YES</b>	<b>2</b>			
D - Creditors Holding Secured Claims	<b>YES</b>	<b>2</b>		<b>\$ 174,668.58</b>	
E - Creditors Holding Unsecured Priority Claims	<b>YES</b>	<b>2</b>		<b>\$ 7,393.97</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>YES</b>	<b>8</b>		<b>\$ 38,996.62</b>	
G - Executory Contracts and Unexpired Leases	<b>YES</b>	<b>1</b>			
H - Codebtors	<b>YES</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>YES</b>	<b>1</b>			<b>\$ 3,294.78</b>
J - Current Expenditures of Individual Debtor(s)	<b>YES</b>	<b>1</b>			<b>\$ 3,985.00</b>
Total Number of sheets in ALL Schedules ➤		<b>22</b>			
Total Assets ➤			<b>\$ 185,066.20</b>		
Total Liabilities ➤				<b>\$ 221,059.17</b>	

**UNITED STATES BANKRUPTCY COURT**  
**District of Minnesota**

In re: **Jason Gerald Goins**  
**1567**

**Shaundra Lynn Goins**  
**3785**

Case No. \_\_\_\_\_  
Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of **6** sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: **01/05/2005**

Signed: **Jason Gerald Goins**  
**Jason Gerald Goins**

Signed: **/e/Mark C. Halverson**  
**Mark C. Halverson**  
Bar No. **124217**

Signed: **Shaundra Lynn Goins**  
**Shaundra Lynn Goins**

FORM B6A  
(6/90)

In re: Jason Gerald Goins Shaundra Lynn Goins , Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE A - REAL PROPERTY

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Homestead located at 310 East 1st Street, Janesville, MN 56048 and legally described as: Lot Six (6) and the West one-half of Lot Five (5), in Subdivision of Block 17, First Addition to the City of Janesville, Waseca County, State of Minnesota		J	\$ 115,000.00	\$ 92,359.86
Total ➤			\$ 115,000.00	

(Report also on Summary of Schedules.)

FORM B6B  
(10/89)

In re **Jason Gerald Goins** **Shaundra Lynn Goins** Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		<b>Cash on Hand</b>	<b>J</b>	<b>600.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Janesville State Bank 201 North State Street Janesville, MN 56048 Business Checking Account</b>	<b>W</b>	<b>500.00</b>
		<b>Janesville State Bank 201 North State Street Janesville, MN 56048 Personal Checking Account</b>	<b>W</b>	<b>100.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>Household Goods and Furnishings including Big Screen TV (\$400.00)</b>	<b>J</b>	<b>4,000.00</b>
		<b>PC (\$250.00) and laptop (\$450.00).</b>	<b>J</b>	<b>700.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Porcelain paintings by Nita Clemens and Terry Ridland</b>	<b>J</b>	<b>500.00</b>
6. Wearing apparel.		<b>Clothing</b>	<b>J</b>	<b>300.00</b>
7. Furs and jewelry.		<b>Watches and wedding bands</b>	<b>J</b>	<b>300.00</b>
8. Firearms and sports, photographic, and other hobby equipment.		<b>Pool Cue</b>	<b>H</b>	<b>180.00</b>
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<b>Ecumen Life Ins. Co. Provided by Employer Term policy with no cash value</b>	<b>W</b>	<b>0.00</b>
		<b>Metropolitan Life Ins. One Madison Avenue New York, NY 10010-3690 Term Policy with No Cash Value</b>	<b>H</b>	<b>0.00</b>
10. Annuities. Itemize and name each issuer.	<b>X</b>			

FORM B6B  
(10/89)

In re **Jason Gerald Goins** **Shaundra Lynn Goins** Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>Mutual of America 401-K Normandale Lake Office Park 800 Norman Center Dr., Ste. 1110 Bloomington, MN 55437-1119 Not Property of the Estate</b>	<b>W</b>	<b>46.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.		<b>Accrued Wages</b>	<b>W</b>	<b>944.80</b>
		<b>Accrued Wages</b>	<b>H</b>	<b>1,925.40</b>
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.		<b>Estimated 2004 Tax Refund</b>	<b>J</b>	<b>6,115.00</b>
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			

FORM B6B  
(10/89)

In re Jason Gerald Goins Debtor Shaundra Lynn Goins Case No. \_\_\_\_\_  
(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1964 Chevrolet Dump Truck</b>	<b>H</b>	<b>500.00</b>
		<b>1988 Honda Acura Integra</b>	<b>J</b>	<b>600.00</b>
		<b>2003 Dodge Dakota</b>	<b>W</b>	<b>16,000.00</b>
		<b>2003 Dodge Dakota Vehicle Totalled</b>	<b>J</b>	<b>0.00</b>
		<b>2004 Ford F250</b>	<b>J</b>	<b>30,000.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment and supplies used in business.		<b>Roofing Tools and Supplies</b>	<b>H</b>	<b>6,755.00</b>
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed. Itemize.	<b>X</b>			
Total				<b>\$ 70,066.20</b>

2 continuation sheets attached

Total

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)



FORM B6C  
(6/90)In re Jason Gerald Goins Shaundra Lynn Goins, Case No. \_\_\_\_\_  
Debtor. (If known)**SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

- ☒ 11 U.S.C. § 522(b)(1) Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**
- ☐ 11 U.S.C. § 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1964 Chevrolet Dump Truck	11 USC § 522(d)(2)	500.00	500.00
1988 Honda Acura Integra	11 USC § 522(d)(2)	600.00	600.00
Accrued Wages	11 USC § 522(d)(5)	1,925.40	1,925.40
Accrued Wages	11 USC § 522(d)(5)	944.80	944.80
Cash on Hand	11 USC § 522(d)(5)	600.00	600.00
Clothing	11 USC § 522(d)(3)	300.00	300.00
Estimated 2004 Tax Refund	11 USC § 522(d)(5)	6,115.00	6,115.00
Homestead located at 310 East 1st Street, Janesville, MN 56048 and legally described as: Lot Six (6) and the West one-half of Lot Five (5), in Subdivision of Block 17, First Addition to the City of Janesville, Waseca County, State of Minnesota	11 USC § 522(d)(1)	22,640.14	115,000.00
Household Goods and Furnishings including Big Screen TV (\$400.00)	11 USC § 522(d)(3)	4,000.00	4,000.00
Janesville State Bank 201 North State Street Janesville, MN 56048 Business Checking Account	11 USC § 522(d)(5)	500.00	500.00
Janesville State Bank 201 North State Street Janesville, MN 56048 Personal Checking Account	11 USC § 522(d)(5)	100.00	100.00

FORM B6C  
(6/90)

In re Jason Gerald Goins Shaundra Lynn Goins, Case No. \_\_\_\_\_  
Debtor. (If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Mutual of America 401-K Normandale Lake Office Park 800 Norman Center Dr., Ste. 1110 Bloomington, MN 55437-1119 Not Property of the Estate	11 USC § 522(d)(10)(E)	46.00	46.00
PC (\$250.00) and laptop (\$450.00).	11 USC § 522(d)(5)	700.00	700.00
Pool Cue	11 USC § 522(d)(5)	180.00	180.00
Porcelain paintings by Nita Clemens and Terry Ridland	11 USC § 522(d)(5)	500.00	500.00
Roofing Tools and Supplies	11 USC § 522(d)(5) 11 USC § 522(d)(6)	3,055.00 3,700.00	6,755.00
Watches and wedding bands	11 USC § 522(d)(4)	300.00	300.00

FORM B6D  
(12/03)In re: **Jason Gerald Goins****Shaundra Lynn Goins**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. _____	<b>W</b>	<b>Security Agreement 2003 Dodge Dakota</b>  <b>VALUE \$16,000.00</b>				<b>16,500.00</b>	<b>500.00</b>
<b>Daimler-Chrysler Services, N.A., LLC 400 Horsham Road Horsham, PA 19044</b>							
ACCOUNT NO. <b>35687832</b>	<b>H</b>	<b>Security Agreement 2004 Ford F250</b>  <b>VALUE \$30,000.00</b>				<b>42,793.72</b>	<b>12,793.72</b>
<b>Ford Motor Credit Company PO Box 64400 Colorado Springs, CO 80962-44</b>							
ACCOUNT NO. <b>00026301231-00001</b>	<b>W</b>	<b>Security Agreement 2003 Dodge Dakota plus legal fees Vehicle Totalled</b>  <b>VALUE \$0.00</b>				<b>10,515.00</b>	<b>10,500.00</b>
<b>M &amp; I Financial PO Box 2045 Milwaukee, WI 53201-2045</b>							
ACCOUNT NO. _____	<b>J</b>	<b>2003 Dodge Dakota Vehicle Totalled</b>  <b>VALUE \$0.00</b>				<b>12,500.00</b>	<b>22,500.00</b>
<b>Progressive Insurance Co. 2700 Snelling Avenue North, Ste. 200 Roseville, MN 55113</b>							
ACCOUNT NO. _____	<b>J</b>	<b>Second Lien on Residence Homestead located at 310 East 1st Street, Janesville, MN 56048 and legally described as: Lot Six (6) and the West one-half of Lot Five (5), in Subdivision of Block 17, First Addition to the City of Janesville, Waseca County, State of Minnesota</b>  <b>VALUE \$115,000.00</b>				<b>18,464.86</b>	<b>0.00</b>
<b>State Farm Loan Services PO Box 5961 Madison, WI 53705-0961</b>							

1 Continuation sheets attached

**Subtotal** >  
(Total of this page)

**Total** >  
(Use only on last page)

**\$100,773.58**

(Report total also on Summary of Schedules)

FORM B6D  
(12/03)

In re: **Jason Gerald Goins** **Shaundra Lynn Goins**, Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>60622184</b> <b>TCF Mortgage</b> <b>801 Marquette Avenue</b> <b>Minneapolis, MN 55402</b>		<b>J</b>	<b>Mortgage</b> <b>Homestead located at 310 East 1st</b> <b>Street, Janesville, MN 56048 and</b> <b>legally described as: Lot Six (6) and</b> <b>the West one-half of Lot Five (5), in</b> <b>Subdivision of Block 17, First</b> <b>Addition to the City of Janesville,</b> <b>Waseca County, State of Minnesota</b>  <b>VALUE \$115,000.00</b>				<b>73,895.00</b>	<b>0.00</b>

Sheet no. 1 of 1 continuation sheets attached to Schedule of Creditors Holding Secured Claims

**Subtotal** >  
(Total of this page)  
**Total** >  
(Use only on last page)

<b>\$73,895.00</b>
<b>\$174,668.58</b>

(Report total also on Summary of Schedules)

Form B6E  
(04/04)

In re Jason Gerald Goins Shaundra Lynn Goins, Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Form B6E - Cont.  
(04/04)

In re Jason Gerald Goins Debtor Shaundra Lynn Goins, Case No. \_\_\_\_\_ (If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

**Type of Priority: Taxes and Certain Other Debts Owed to Governmental Units**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. <b>20-0290526</b> <b>Department of the Treasury</b> <b>Internal Revenue Service</b> <b>Ogden, UT 84201-0039</b>	<b>H</b>	<b>Federal Withholding and</b> <b>Unemployment taxes for 1st quarter</b> <b>and 4th quarter of 2004</b>				<b>1,407.24</b>	<b>1,407.24</b>
ACCOUNT NO. <b>473941567</b> <b>Minnesota Department of Revenue</b> <b>PO Box 64651</b> <b>St. Paul, MN 55164-0651</b>	<b>H</b>	<b>Benefit Overpayment-Failure to</b> <b>repay unemployment benefits</b> <b>received</b>				<b>5,257.80</b>	<b>5,257.80</b>
ACCOUNT NO. <b>Minnesota Dept. of Employment and</b> <b>Economic Development</b> <b>390 Robert Street N.</b> <b>St. Paul, MN 55101</b>	<b>H</b>	<b>Withholding tax for 1st quarter and</b> <b>4th quarter 2004</b>				<b>728.93</b>	<b>728.93</b>

Form B6F (12/03)

In re **Jason Gerald Goins** Debtor **Shaundra Lynn Goins** Case No. \_\_\_\_\_ (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>2239457</b> <b>A to Z Rental Center</b> <b>1428 North River Front</b> <b>Mankato, MN 56001</b> <b>Westampton, NJ 08060</b>	<b>H</b>	<b>Services</b>				<b>129.24</b>
ACCOUNT NO. <b>4862-3623-8059-4708</b> <b>Capital One</b> <b>PO Box 60000</b> <b>Seattle, WA 98190-6000</b>	<b>W</b>	<b>Credit Card Purchases</b>				<b>320.18</b>
ACCOUNT NO. <b>4305-7221-4522-1993</b> <b>Capital One</b> <b>PO Box 60000</b> <b>Seattle, WA 98190-6000</b>  <b>Capital One</b> <b>PO Box 25131</b> <b>Richmond, VA 23276-0001</b>	<b>W</b>	<b>Credit Card Purchases</b>				<b>651.35</b>
ACCOUNT NO. <b>4388-6420-6120-0633</b> <b>Capital One</b> <b>c/o Northland Group, Inc.</b> <b>PO Box 390857</b> <b>Edina, MN 55439</b>	<b>W</b>	<b>Credit Card Purchases</b>				<b>1,108.78</b>
ACCOUNT NO. <b>814193</b> <b>Cenex</b> <b>c/o Steven T. Rosso</b> <b>1640 Como Avenue</b> <b>PO Box 130668</b> <b>St. Paul, MN 55113-0006</b>	<b>W</b>	<b>NSF Check</b>				<b>134.00</b>

☒ Continuation sheets attached

Subtotal >

Total >

**\$2,343.55**

Form B6F - Cont.  
(12/03)

In re **Jason Gerald Goins** Debtor **Shaundra Lynn Goins** Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>30336</b> <b>Concorde Financial</b> <b>720 28th Street SW</b> <b>Fargo, ND 58106</b>	<b>H</b>	<b>Loan</b>				<b>1,350.18</b>
ACCOUNT NO. <b>Credit Bureau of Redwood</b> <b>PO Box 28</b> <b>242 South Mill St.</b> <b>Redwood Falls, MN 56283</b>	<b>W</b>	<b>Accounts with Voyager Bank-Mankato</b> <b>(# 87520-217356, 87520-217357,</b> <b>83220-204422, 83220-204414,), and</b> <b>Janesville Cenex Crystal (#</b> <b>87520-215628)</b>				<b>1,290.17</b>
ACCOUNT NO. <b>4227-0974-9220-3323</b> <b>Cross Country Bank</b> <b>c/o NCO Financial Systems, Inc.</b> <b>PO Box 41417</b> <b>Dept. 99</b> <b>Phildelphia, PA 19101</b>	<b>H</b>	<b>Credit Card Purchases</b>				<b>895.33</b>
ACCOUNT NO. <b>08400010849</b> <b>GE Capital Financial, Inc.</b> <b>PO Box 79042</b> <b>Phoenix, AZ 85062-9042</b>  <b>Concord Servicing Corporation</b> <b>PO Box 4600</b> <b>Scottsdale, AZ 85261-4600</b>	<b>W</b>	<b>Miscellaneous Purchases</b>				<b>799.91</b>
ACCOUNT NO. <b>692224 00 279427-8</b> <b>Household Bank (SB), N.A.</b> <b>c/o Corporate Receivables, Inc.</b> <b>PO Box 32995</b> <b>Phoenix, AZ 85064-2995</b>	<b>J</b>	<b>Credit Card Purchases</b>				<b>8,152.62</b>

Sheet no. 1 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$12,488.21**



Form B6F - Cont.  
(12/03)

In re **Jason Gerald Goins** Debtor **Shaundra Lynn Goins** Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>416342</b> <b>Hy-Vee-Mankato-1</b> <b>c/o Midwest Accounts</b> <b>110 E. Walnut Street</b> <b>PO Box 3564</b> <b>Mankato, MN 56002</b>	<b>H</b>	<b>Miscellaneous Purchases</b>				<b>166.28</b>
ACCOUNT NO. <b>00041444282</b> <b>Immanuel St. Joseph's Hospital</b> <b>c/o C. Andrew Johnson</b> <b>1712 James Drive</b> <b>PO Box 1896</b> <b>North Mankato, MN 56002-1896</b> <b>Professional Credit Analysts of MN</b> <b>1710 James Drive</b> <b>North Mankato, MN 56003</b>	<b>H</b>	<b>Services</b>				<b>403.56</b>
ACCOUNT NO. <b>B546165</b> <b>Infotel</b> <b>33 Elm Street</b> <b>Merrimack, NH 03054-6400</b>	<b>H</b>	<b>Business Advertising</b>				<b>394.45</b>
ACCOUNT NO. <b>708989 &amp; ...317801</b> <b>Kwik Trip/Kwik Star Stores</b> <b>Credit Dept.</b> <b>PO Box 1597</b> <b>LaCrosse, WI 54602-1597</b>  <b>ACA International</b> <b>Check Services Division</b> <b>226 North 6th Street</b> <b>La Crosse, WI 54601-3319</b>  <b>Credit Bureau Data, Inc.</b> <b>PO Box 2288</b> <b>La Crosse, WI 54602-2288</b>	<b>J</b>	<b>NSF Checks-Kwik Trip</b>				<b>112.90</b>

Sheet no. 2 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

**\$1,077.19**

Form B6F - Cont.  
(12/03)

In re **Jason Gerald Goins** **Shaundra Lynn Goins** Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>GOINS CONST/MANK04</b> <b>Lincoln Marketing, Inc.</b> <b>PO Box 25122</b> <b>Woodbury, MN 55125</b>	<b>H</b>	<b>Services</b>				<b>269.00</b>
ACCOUNT NO. <b>51510 &amp; 144966</b> <b>Lindy's Collection Service/Checksafe</b> <b>PO Box 99</b> <b>New Ulm, MN 56073-0099</b>	<b>J</b>	<b>NSF Checks-Lehillier Quick Mart, Collis C Store</b>				<b>160.43</b>
ACCOUNT NO. <b>350901</b> <b>Mark Pitzele, P.A.</b> <b>1550 Utica Avenue South, Ste. 500</b> <b>St. Louis Park, MN 55416</b>	<b>H</b>	<b>NSF Check-Hooligan's</b>				<b>143.15</b>
ACCOUNT NO. <b>4264296999878462</b> <b>MBNA-Hilco Receivables, LLC</b> <b>c/o National Enterprise Systems, Inc.</b> <b>29125 Solon Road</b> <b>Solon, OH 44129-3442</b>	<b>W</b>	<b>Credit Card Purchases</b>				<b>4,514.02</b>
ACCOUNT NO. <b>8383-92-148-0016994</b> <b>Mediacom</b> <b>PO Box 110</b> <b>Waseca, MN 56093-0000</b>	<b>W</b>	<b>Services</b>				<b>320.88</b>

Sheet no. 3 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

<b>\$5,407.48</b>

Form B6F - Cont.  
(12/03)

In re **Jason Gerald Goins** **Shaundra Lynn Goins** Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. _____	<b>H</b>					<b>129.10</b>
<b>Menard Cashway Lumber</b> <b>1771 Premier Drive</b> <b>Mankato, MN 56001</b>		<b>NSF Check</b>				
<b>M.C.C.</b> <b>PO Box 538</b> <b>Eau Claire, WI 54702-0538</b>						
ACCOUNT NO. <b>278568</b>	<b>H</b>					<b>209.44</b>
<b>Menards, Inc. 3050-Mankato</b> <b>c/o CLX Systems/Westwood Mgmt.</b> <b>PO Box 125</b> <b>Medina, MN 55340-0125</b>		<b>Miscellaneous Purchases</b>				
ACCOUNT NO. <b>12351610185</b>	<b>W</b>					<b>106.42</b>
<b>NCO Financial Systems, Inc.</b> <b>PO Box 41417</b> <b>Dept. 99</b> <b>Philadelphia, PA 19101</b>		<b>NSF Check-Telecheck Recovery Services</b>				
ACCOUNT NO. <b>QCFOXJ-0236-00</b>	<b>H</b>					<b>96.51</b>
<b>Safeguard Business Systems</b> <b>Accounting Department</b> <b>101 W. Burnsville Pkwy #207</b> <b>Burnsville, MN 55337</b>		<b>Miscellaneous Purchases</b>				
<b>D &amp; B RMS</b> <b>305 Fellowship Road, Suite 100</b> <b>PO Box 5470</b> <b>Mount Laurel, NJ 08054</b>						

Sheet no. 4 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

<b>\$541.47</b>

Form B6F - Cont.  
(12/03)

In re **Jason Gerald Goins** Debtor **Shaundra Lynn Goins** Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>1497502</b> <b>Sirius Satellite Radio, Inc.</b> <b>PO Box 34517</b> <b>Newark, NJ 07189-0001</b>	<b>H</b>	<b>Services</b>				<b>124.42</b>
ACCOUNT NO. <b>7785-133161</b> <b>Slumberland Furniture</b> <b>c/o Wells Fargo Financial National Bank</b> <b>PO Box 94498</b> <b>Las Vegas, NV 89193-4498</b>	<b>W</b>	<b>Furniture Purchase</b>				<b>1,006.00</b>
ACCOUNT NO. <b>852-8524082239-1</b> <b>State Farm Bank, F.S.B.</b> <b>c/o Patrick B. Hennessy</b> <b>Best &amp; Flanagan</b> <b>225 South 6th St., Ste. 4000</b> <b>Minneapolis, MN 55402</b>	<b>W</b>	<b>Promissory Note</b>				<b>7,446.51</b>
ACCOUNT NO. <b>27419925</b> <b>Target Corporation</b> <b>PO Box 038994</b> <b>Tuscaloosa, AL 35403-8994</b>	<b>W</b>	<b>NSF Check-Target #0663</b>				<b>59.82</b>
ACCOUNT NO. <b>INV FC-513 and 543</b> <b>TCB Tool Corporation</b> <b>9124 Grand Avenue S</b> <b>Bloomington, MN 55420-3636</b>  <b>I.C. System, Inc.</b> <b>444 Hwy. 96 East</b> <b>PO Box 64437</b> <b>St. Paul, MN 55164-0437</b>	<b>H</b>	<b>Miscellaneous Purchases</b>				<b>1,017.00</b>

Sheet no. 5 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

**\$9,653.75**

Form B6F - Cont.  
(12/03)

In re **Jason Gerald Goins** Debtor **Shaundra Lynn Goins** Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>141975-126109</b> <b>TCF Banks</b> <b>c/o Millenium Credit Consultants</b> <b>PO Box 18160</b> <b>West St. Paul, MN 55118-0160</b>	<b>H</b>	<b>Loan</b>				<b>511.35</b>
ACCOUNT NO. <b>16041131607841</b> <b>Telecheck Services, Inc.</b> <b>PO Box 17120</b> <b>Denver, CO 80217-0120</b>	<b>W</b>	<b>NSF Check-Oasis Market</b>				<b>47.00</b>
ACCOUNT NO. <b>F-5073510223-00</b> <b>The Berry Company</b> <b>PO Box 710298</b> <b>Cincinnati, OH 45271-0298</b>	<b>H</b>	<b>Business Advertising</b>				<b>2,912.44</b>
ACCOUNT NO. <b>Inv. 144</b> <b>The Wilderness Company</b> <b>37808 Hillside Drive</b> <b>St. Peter, MN 56082</b>	<b>H</b>	<b>Services</b>				<b>247.50</b>
ACCOUNT NO. <b>316461982</b> <b>T-Mobile</b> <b>PO Box 790047</b> <b>St. Louis, MN 63179-0047</b> <b>63179-0047</b>	<b>W</b>	<b>Services</b>				<b>379.29</b>

Sheet no. 6 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

<b>\$4,097.58</b>

Form B6F - Cont.  
(12/03)

In re **Jason Gerald Goins** Debtor **Shaundra Lynn Goins** Case No. \_\_\_\_\_  
(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>16033641601391</b> <b>TRS Recovery Services, Inc.</b> <b>PO Box 60022</b> <b>City of Industry, CA 91716-0022</b>	<b>H</b>	<b>NSF Check-Oasis Market</b>				<b>98.79</b>
ACCOUNT NO. <b>DDA104773967385</b> <b>U.S. Bank-Recovery Dept.</b> <b>c/o River Collection &amp; Recovery Service,</b> <b>PO Box 992</b> <b>Elk River, MN 55330</b>	<b>H</b>	<b>Credit Card Purchases</b>				<b>1,530.84</b>
ACCOUNT NO. <b>779-0018149-1779-3</b> <b>Waste Management</b> <b>WM of Southern Minnesota MA</b> <b>PO Box 336</b> <b>Mankato, MN 56002-0336</b>  <b>D &amp; B RMS</b> <b>4836 Brecksville Road</b> <b>PO Box 523</b> <b>Richfield, OH 44286</b>	<b>W</b>	<b>Services</b>				<b>557.22</b>
ACCOUNT NO. <b>378675</b> <b>Yellow Book USA</b> <b>6300 C Street SW</b> <b>Cedar Rapids, IA 52404</b>	<b>H</b>	<b>Business Advertising</b>				<b>1,200.54</b>

Sheet no. 7 of 7 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page) >

Total >

(Use only on last page of the completed Schedule F.)

<b>\$3,387.39</b>
<b>\$38,996.62</b>

(Report also on Summary of Schedules)

Form B6G

(10/89)

In re: Jason Gerald Goins Shaundra Lynn Goins Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H  
(6/90)

In re: Jason Gerald Goins Debtor, Shaundra Lynn Goins Creditor Case No. \_\_\_\_\_  
(If known)

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
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Form B6I  
(12/03)

In re Jason Gerald GoinsShaundra Lynn Goins, Case No. \_\_\_\_\_  
Debtor (If known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP <b>Son</b> <b>Daughter</b>	AGE <b>5</b>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation	<b>Roofer</b>	<b>Nursing Assistant</b>
Name of Employer	<b>Self-employed</b>	<b>Mankato Lutheran Home</b>
How long employed	<b>5 years</b>	<b>1-1/2 years</b>
Address of Employer		

	DEBTOR	SPOUSE
<b>Income:</b> (Estimate of average monthly income)		
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly.)	\$ <u>1,925.40</u>	\$ <u>2,038.16</u>
Estimated monthly overtime	\$ <u>0.00</u>	\$ <u>5.76</u>
<b>SUBTOTAL</b>	<b>\$ <u>1,925.40</u></b>	<b>\$ <u>2,043.93</u></b>
<b>LESS PAYROLL DEDUCTIONS</b>		
a. Payroll taxes and social security	\$ <u>385.08</u>	\$ <u>248.58</u>
b. Insurance	\$ <u>0.00</u>	\$ <u>0.00</u>
c. Union dues	\$ <u>0.00</u>	\$ <u>0.00</u>
d. Other (Specify) <b>Pension</b>	\$ <u>0.00</u>	\$ <u>40.89</u>
<b>SUBTOTAL OF PAYROLL DEDUCTIONS</b>	<b>\$ <u>385.08</u></b>	<b>\$ <u>289.47</u></b>
<b>TOTAL NET MONTHLY TAKE HOME PAY</b>	<b>\$ <u>1,540.32</u></b>	<b>\$ <u>1,754.46</u></b>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <u>0.00</u>	\$ <u>0.00</u>
Income from real property	\$ <u>0.00</u>	\$ <u>0.00</u>
Interest and dividends	\$ <u>0.00</u>	\$ <u>0.00</u>
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <u>0.00</u>	\$ <u>0.00</u>
Social security or other government assistance (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
Pension or retirement income	\$ <u>0.00</u>	\$ <u>0.00</u>
Other monthly income (Specify) _____	\$ <u>0.00</u>	\$ <u>0.00</u>
<b>TOTAL MONTHLY INCOME</b>	<b>\$ <u>1,540.32</u></b>	<b>\$ <u>1,754.46</u></b>

TOTAL COMBINED MONTHLY INCOME \$ 3,294.78 (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**Mr. Goins is self-employed and his income is an estimated average.**

Form B6J  
(6/90)

In re **Jason Gerald GoinsShaundra Lynn Goins**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	<u>830.00</u>
Are real estate taxes included? Yes <u>✓</u> No _____		
Is property insurance included? Yes <u>✓</u> No _____		
Utilities Electricity and heating fuel	\$	<u>200.00</u>
Water and sewer	\$	<u>0.00</u>
Telephone	\$	<u>116.00</u>
Other <b>Cable</b>	\$	<u>97.00</u>
<b>Garbage</b>	\$	<u>18.00</u>
Home maintenance (repairs and upkeep)	\$	<u>0.00</u>
Food	\$	<u>500.00</u>
Clothing	\$	<u>150.00</u>
Laundry and dry cleaning	\$	<u>40.00</u>
Medical and dental expenses	\$	<u>12.00</u>
Transportation (not including car payments)	\$	<u>486.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	<u>100.00</u>
Charitable contributions	\$	<u>0.00</u>
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	<u>0.00</u>
Life	\$	<u>0.00</u>
Health	\$	<u>53.00</u>
Auto	\$	<u>323.00</u>
Other _____	\$	<u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	<u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	<u>510.00</u>
Other <b>Day Care</b>	\$	<u>550.00</u>
Alimony, maintenance or support paid to others	\$	<u>0.00</u>
Payments for support of additional dependents not living at your home	\$	<u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	<u>0.00</u>
Other _____	\$	<u>0.00</u>

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ **3,985.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each _____	\$	_____
(interval)		

Official Form 6 - Cont.  
(12/03)

In re: **Jason Gerald Goins** **Shaundra Lynn Goins**,  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **23**  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: **01/05/2005**

Signature: **Jason Gerald Goins**  
**Jason Gerald Goins**

Date: **01/05/2005**

Signature: **Shaundra Lynn Goins**  
**Shaundra Lynn Goins**

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Form 7  
(12/03)

UNITED STATES BANKRUPTCY COURT  
District of Minnesota

In re: **Jason Gerald Goins**  
**1567**

**Shaundra Lynn Goins**  
**3785**

Case No. \_\_\_\_\_  
Chapter **7**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None  
☒

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
--------	--------	--------------------

**2. Income other than from employment or operation of business**

None  
☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
--------	--------	--------------------

**3. Payments to creditors**

None  
☒

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  
☒

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
<b>M&amp;I Dealer Finance, Inc., Plaintiff, f. Shaundry Lynn Goins fka Shaundra Lynn Kubista, Defendant 81-C9-04-157</b>	<b>Collections</b>	<b>District Court Third Judicial District County of Waseca, State of Minnesota</b>	<b>Judgment-Gar nishment</b>
<b>State Farm Bank, FSB vs. Shaundra Goins C2-04-727</b>	<b>Collections</b>	<b>District Court Third Judicial District County of Waseca, Minnesota</b>	<b>Judgment</b>
<b>Cenex, Plaintiff vs. Shaundra L. Goins, Defendant Pending</b>	<b>Civil Contract-Summons and Complaint Served</b>	<b>District Court Third Judicial District County of Waseca, Minnesota</b>	<b>Pending</b>
<b>Professional Credit Analysts of Minnesota, Inc., Plaintiff vs. Jason Goins, Defendant Pending</b>	<b>Collections</b>	<b>District Court Third Judicial District County of Waseca, Minnesota</b>	<b>Pending</b>

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
<b>Blue Earth County District Court</b>	<b>02/12/2003</b>	<b>2004 Ford PU valued at \$30,000.00, impounded</b>

#### 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
<b>Chrysler Financial PO Box 55000 Dept. 277001 Detroit, MI 48255</b>	<b>02/01/2004</b>	<b>2003 Dodge Dakota valued at \$16,500.00. Vehicle redeemed in March 2004.</b>

NAME AND ADDRESS OF CREDITOR OR SELLER <b>State Farm Bank, F.S.B. c/op Patrick B. Hennessy Best &amp; Flanagan 225 South 6th St., Ste. 4000 Minneapolis, MN 55402</b>	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN <b>08/01/2004</b>	DESCRIPTION AND VALUE OF PROPERTY <b>2004 Bombadier ATV valued at \$5,500.00</b>
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## 6. Assignments and receiverships

None



a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
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b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CUSTODIAN	NAME AND ADDRESS OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
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## 7. Gifts

None



List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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## 8. Losses

None



List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
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## 9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
<b>Mark C. Halverson PO Box 3544 Mankato, MN 56002</b>	<b>December 23, 2004</b>	<b>\$900.00</b>

## 10. Other transfers

None ☒

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
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## 11. Closed financial accounts

None ☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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## 12. Safe deposit boxes

None ☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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## 13. Setoffs

None ☒

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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#### 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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#### 15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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#### 16. Spouses and Former Spouses

None



If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None



SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None  
☒

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None  
☒

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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## 18. Nature, location and name of business

None  
☒

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None  
☒

NAME	ADDRESS
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\* \* \* \* \*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement  
of financial affairs and any attachments thereto and that they are true and correct.

Date 01/05/2005

Signature of Debtor Jason Gerald Goins  
Jason Gerald Goins

Date 01/05/2005

Signature of Joint Debtor Shaundra Lynn Goins  
Shaundra Lynn Goins

Official Form 8  
(12/03)

UNITED STATES BANKRUPTCY COURT  
District of Minnesota

In re: **Jason Gerald Goins**  
**1567**

**Shaundra Lynn Goins**  
**3785**

Case No. \_\_\_\_\_  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

**1. 2004 Ford F250**

**Ford Motor Credit Company**

b. *Property To Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
<b>1. 2003 Dodge Dakota</b>	<b>Daimler-Chrysler Services, N.A., LLC</b>			<b>X</b>	
<b>2. Homestead located at 310 East 1st Street, Janesville, MN 56048 and legally described as: Lot Six (6) and the West one-half of Lot Five (5), in Subdivision of Block 17, First Addition to the City of Janesville, Waseca County, State of Minnesota</b>	<b>State Farm Loan Services</b>			<b>X</b>	
<b>3. Homestead located at 310 East 1st Street, Janesville, MN 56048 and legally described as: Lot Six (6) and the West one-half of Lot Five (5), in Subdivision of Block 17, First Addition to the City of Janesville, Waseca County, State of Minnesota</b>	<b>TCF Mortgage</b>			<b>X</b>	

Date: 01/05/2005

**Jason Gerald Goins**  
Signature of Debtor

Date: 01/05/2005

**Shaundra Lynn Goins**  
Signature of Joint Debtor

**Form 1007-1 - Statement Of Compensation By Debtor's Attorney**

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF MINNESOTA

In re:

**Jason Gerald Goins**

**1567**

**Shaundra Lynn Goins**

**3785**

Debtor(s).

Case No. BKY \_\_\_\_\_

Chapter 7 Case

**STATEMENT OF COMPENSATION BY ATTORNEY FOR DEBTOR(S)**

The undersigned, pursuant to Local Rule 1007-1, Bankruptcy Rule 2016(b) and § 329(a) of the Bankruptcy Code, states that:

1. The undersigned is the attorney for the debtor(s) in this case and files this statement as required by applicable rules.
2. (a) The filing fee paid by the under-signed to the clerk for the debtor(s) in this case is: \$ 209.00  
(b) The compensation paid or agreed to be paid by the debtor(s) to the undersigned is: \$ 900.00  
(c) Prior to filing this statement, the debtor(s) paid to the undersigned: \$ 900.00  
(d) The unpaid balance due and payable by the debtor(s) to the undersigned is: \$ 0.00
3. The services rendered or to be rendered include the following: (a) analysis of the financial situation and rendering advice and assistance to the debtor in determining whether to file a petition under Title 11 of the United States Code; (b) preparation and filing of the petition, exhibits, attachments, schedules, statements and lists and other documents required by the court; (c) representation of the debtor(s) at the meeting of creditors; (d) negotiations with creditors; and (e) other services reasonably necessary to represent the debtor(s) in this case.
4. The source of all payments by the debtor(s) to the undersigned was or will be from earnings or other current compensation of the debtor(s), and the undersigned has not received and will not receive any transfer of property other than such payments by the debtor(s), except as follows:
5. The undersigned has not shared or agreed to share with any other person other than with members of undersigned's law firm any compensation paid or to be paid.

Dated: 01/05/2005

Signed: /e/Mark C. Halverson

**Mark C. Halverson**

**Bar no: 124217**

Attorney for Debtor(s)

**Halverson Law Office**

**600 South Second Street**

**P.O. Box 3544**

**Mankato, MN 56002-3544**

**1-507-345-1535**

LOCAL RULE REFERENCE: 1007-1

B 201 (11/03)

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**UNITED STATES BANKRUPTCY COURT**  
**NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

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The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

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**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family - owned farm.

I, the debtor, affirm that I have read this notice.

01/05/2005

Date

Jason Gerald Goins

Signature of Debtor

\_\_\_\_\_  
Case Number

01/05/2005

Date

Shaundra Lynn Goins

Signature of Joint Debtor

A TO Z RENTAL CENTER  
1428 NORTH RIVER FRONT  
MANKATO, MN 56001  
WESTAMPTON, NJ 08060

ACA INTERNATIONAL  
CHECK SERVICES DIVISION  
226 NORTH 6TH STREET  
LA CROSSE, WI 54601-3319

CAPITAL ONE  
PO BOX 60000  
SEATTLE, WA 98190-6000

CAPITAL ONE  
PO BOX 25131  
RICHMOND, VA 23276-0001

CAPITAL ONE  
C/O NORTHLAND GROUP, INC.  
PO BOX 390857  
EDINA, MN 55439

CENEX  
C/O STEVEN T. ROSSO  
1640 COMO AVENUE  
PO BOX 130668  
ST. PAUL, MN 55113-0006

CONCORD SERVICING CORPORATION  
PO BOX 4600  
SCOTTSDALE, AZ 85261-4600

CONCORDE FINANCIAL  
720 28TH STREET SW  
FARGO, ND 58106

CREDIT BUREAU DATA, INC.  
PO BOX 2288  
LA CROSSE, WI 54602-2288

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CREDIT BUREAU OF REDWOOD  
PO BOX 28  
242 SOUTH MILL ST.  
REDWOOD FALLS, MN 56283

CROSS COUNTRY BANK  
C/O NCO FINANCIAL SYSTEMS, INC.  
PO BOX 41417  
DEPT. 99  
PHILDELPHIA, PA 19101

D & B RMS  
4836 BRECKSVILLE ROAD  
PO BOX 523  
RICHFIELD, OH 44286

D & B RMS  
305 FELLOWSHIP ROAD, SUITE 100  
PO BOX 5470  
MOUNT LAUREL, NJ 08054

DAIMLER-CHRYSLER SERVICES, N.A., LLC  
400 HORSHAM ROAD  
HORSHAM, PA 19044

DEPARTMENT OF THE TREASURY  
INTERNAL REVENUE SERVICE  
OGDEN, UT 84201-0039

FORD MOTOR CREDIT COMPANY  
PO BOX 64400  
COLORADO SPRINGS, CO 80962-44

GE CAPITAL FINANCIAL, INC.  
PO BOX 79042  
PHOENIX, AZ 85062-9042

HOUSEHOLD BANK (SB), N.A.  
C/O CORPORATE RECEIVABLES, INC.  
PO BOX 32995  
PHOENIX, AZ 85064-2995

HY-VEE-MANKATO-1  
C/O MIDWEST ACCOUNTS  
110 E. WALNUT STREET  
PO BOX 3564  
MANKATO, MN 56002

I.C. SYSTEM, INC.  
444 HWY. 96 EAST  
PO BOX 64437  
ST. PAUL, MN 55164-0437

IMMANUEL ST. JOSEPH'S HOSPITAL  
C/O C. ANDREW JOHNSON  
1712 JAMES DRIVE  
PO BOX 1896  
NORTH MANKATO, MN 56002-1896

INFOTEL  
33 ELM STREET  
MERRIMACK, NH 03054-6400

KWIK TRIP/KWIK STAR STORES  
CREDIT DEPT.  
PO BOX 1597  
LACROSSE, WI 54602-1597

LINCOLN MARKETING, INC.  
PO BOX 25122  
WOODBURY, MN 55125

LINDY'S COLLECTION SERVICE/CHECKSAFE  
PO BOX 99  
NEW ULM, MN 56073-0099

M & I FINANCIAL  
PO BOX 2045  
MILWAUKEE, WI 53201-2045

M.C.C.  
PO BOX 538  
EAU CLAIRE, WI 54702-0538



MARK PITZELE, P.A.  
1550 UTICA AVENUE SOUTH, STE. 500  
ST. LOUIS PARK, MN 55416

MBNA-HILCO RECEIVABLES, LLC  
C/O NATIONAL ENTERPRISE SYSTEMS, INC.  
29125 SOLON ROAD  
SOLON, OH 44129-3442

MEDIACOM  
PO BOX 110  
WASECA, MN 56093-0000

MENARD CASHWAY LUMBER  
1771 PREMIER DRIVE  
MANKATO, MN 56001

MENARDS, INC. 3050-MANKATO  
C/O CLX SYSTEMS/WESTWOOD MGMT.  
PO BOX 125  
MEDINA, MN 55340-0125

MINNESOTA DEPARTMENT OF REVENUE  
PO BOX 64651  
ST. PAUL, MN 55164-0651

MINNESOTA DEPT. OF EMPLOYMENT AND  
ECONOMIC DEVELOPMENT  
390 ROBERT STREET N.  
ST. PAUL, MN 55101

NCO FINANCIAL SYSTEMS, INC.  
PO BOX 41417  
DEPT. 99  
PHILADELPHIA, PA 19101

PROFESSIONAL CREDIT ANALYSTS OF MN  
1710 JAMES DRIVE  
NORTH MANKATO, MN 56003

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PROGRESSIVE INSURANCE CO.  
2700 SNELLING AVENUE NORTH, STE. 200  
ROSEVILLE, MN 55113

SAFEGUARD BUSINESS SYSTEMS  
ACCOUNTING DEPARTMENT  
101 W. BURNSVILLE PKWY #207  
BURNSVILLE, MN 55337

SIRIUS SATELLITE RADIO, INC.  
PO BOX 34517  
NEWARK, NJ 07189-0001

SLUMBERLAND FURNITURE  
C/O WELLS FARGO FINANCIAL NATIONAL BANK  
PO BOX 94498  
LAS VEGAS, NV 89193-4498

STATE FARM BANK, F.S.B.  
C/O PATRICK B. HENNESSY  
BEST & FLANAGAN  
225 SOUTH 6TH ST., STE. 4000  
MINNEAPOLIS, MN 55402

STATE FARM LOAN SERVICES  
PO BOX 5961  
MADISON, WI 53705-0961

TARGET CORPORATION  
PO BOX 038994  
TUSCALOOSA, AL 35403-8994

TCB TOOL CORPORATION  
9124 GRAND AVENUE S  
BLOOMINGTON, MN 55420-3636

TCF BANKS  
C/O MILLENIUUM CREDIT CONSULTANTS  
PO BOX 18160  
WEST ST. PAUL, MN 55118-0160

TCF MORTGAGE  
801 MARQUETTE AVENUE  
MINNEAPOLIS, MN 55402

TELECHECK SERVICES, INC.  
PO BOX 17120  
DENVER, CO 80217-0120

THE BERRY COMPANY  
PO BOX 710298  
CINCINNATI, OH 45271-0298

THE WILDERNESS COMPANY  
37808 HILLSIDE DRIVE  
ST. PETER, MN 56082

T-MOBILE  
PO BOX 790047  
ST. LOUIS, MN 63179-0047  
63179-0047

TRS RECOVERY SERVICES, INC.  
PO BOX 60022  
CITY OF INDUSTRY, CA 91716-0022

U.S. BANK-RECOVERY DEPT.  
C/O RIVER COLLECTION & RECOVERY SERVICE,  
PO BOX 992  
ELK RIVER, MN 55330

WASTE MANAGEMENT  
WM OF SOUTHERN MINNESOTA MA  
PO BOX 336  
MANKATO, MN 56002-0336

YELLOW BOOK USA  
6300 C STREET SW  
CEDAR RAPIDS, IA 52404

In re:

**Jason Gerald Goins**

**Shaundra Lynn Goins**

**SIGNATURE DECLARATION**

Debtor(s).

Case No. \_\_\_\_\_

✓ PETITION, SCHEDULES & STATEMENTS  
\_\_\_\_ CHAPTER 13 PLAN  
\_\_\_\_ SCHEDULES AND STATEMENTS ACCOMPANYING VERIFIED CONVERSION  
\_\_\_\_ AMENDMENT TO PETITION, SCHEDULES & STATEMENTS  
\_\_\_\_ MODIFIED CHAPTER 13 PLAN  
\_\_\_\_ OTHER (Please describe: \_\_\_\_\_)

We **Jason Gerald Goins, Shaundra Lynn Goins**, the undersigned debtor(s) or authorized representative of the debtor,

***make the following declarations under penalty of perjury:***

- The information I have given my attorney and provided in the electronically filed petition, statements, schedules, amendments, and/or chapter 13 plan, as indicated above, is true and correct;
- The information provided in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case is true and correct;
- **[individual debtors only]** If no Social Security Number is included in the "Debtor Information Pages" submitted as a part of the electronic commencement of the above-referenced case, it is because I do not have a Social Security Number;
- I consent to my attorney electronically filing with the United States Bankruptcy Court my petition, statements and schedules, amendments, and/or chapter 13 plan, as indicated above, together with a scanned image of this Signature Declaration and the completed "Debtor Information Pages," if applicable; and
- **[corporate and partnership debtors only]** I have been authorized to file this petition on behalf of the debtor.

Date: 01/05/2005

**X** **Jason Gerald Goins**  
Signature of Debtor or Authorized Representative

**X** **Shaundra Lynn Goins**  
Signature of Joint Debtor

**Jason Gerald Goins**  
Printed Name of Debtor or Authorized Representative

**Shaundra Lynn Goins**  
Printed Name of Joint Debtor